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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: OGOREK, MARCIN

§ Case No. 17-82604-TML

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 31, 2017. The undersigned trustee was appointed on January 10, 2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 27,999.96

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>5.41</u>
Bank service fees	<u>157.10</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 27,837.45</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/21/2018 and the deadline for filing governmental claims was 04/30/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,550.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,550.00, for a total compensation of \$3,550.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/29/2018 By: /s/STEPHEN G. BALSLEY

Trustee, Bar No.: 0104841

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 17-82604-TML

Trustee: (330410) STEPHEN G. BALSLEY

Case Name: OGOREK, MARCIN

Filed (f) or Converted (c): 10/31/17 (f)

§341(a) Meeting Date: 12/07/17

Period Ending: 12/29/18

Claims Bar Date: 03/21/18

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1931 Ozark Parkway, Algonquin, IL See Order to Sell Real Estate entered 2/21/18.	140,000.00	41,038.00		27,999.96	FA
2 Checking: Chase Bank	100.00	0.00		0.00	FA
3 Checking: BMO Harris	200.00	0.00		0.00	FA
4 Business checking: BMO Harris	1,500.00	0.00		0.00	FA
5 Household Goods & Used Furniture	2,500.00	0.00		0.00	FA
6 TV, Computer, Cell Phone, Stereo	1,000.00	0.00		0.00	FA
7 Used Personal Clothing	500.00	0.00		0.00	FA
8 Term Life Insurance	0.00	0.00		0.00	FA
9 2016 Ford F-150	37,000.00	0.00		0.00	FA
9 Assets Totals (Excluding unknown values)	\$182,800.00	\$41,038.00		\$27,999.96	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): January 31, 2019

Current Projected Date Of Final Report (TFR): December 29, 2018 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 17-82604-TML
Case Name: OGOREK, MARCIN

Trustee: STEPHEN G. BALSLEY (330410)
Bank Name: Rabobank, N.A.
Account: *****7766 - Checking Account
Blanket Bond: \$2,827,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***9178
Period Ending: 12/29/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/05/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		2,333.33
02/26/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		4,666.66
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,656.66
03/29/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		6,989.99
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,979.99
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,969.99
05/01/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		9,303.32
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.27	9,289.05
06/01/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		11,622.38
06/04/18	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/04/2018 FOR CASE #17-82604, Bond #016018067	2300-000		5.41	11,616.97
06/26/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		13,950.30
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.92	13,934.38
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.37	13,913.01
08/06/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		16,246.34
08/28/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		18,579.67
08/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		23.58	18,556.09
09/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.23	18,541.86
10/01/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		20,875.19
10/30/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		23,208.52
10/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.61	23,189.91
11/28/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		25,523.24
11/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.12	25,504.12
12/28/18	{1}	Marcin Ogorek	Bankruptcy Estate's Interest in Real Estate	1110-000	2,333.33		27,837.45

ACCOUNT TOTALS	27,999.96	162.51	\$27,837.45
Less: Bank Transfers	0.00	0.00	
Subtotal	27,999.96	162.51	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$27,999.96	\$162.51	

Form 2

Cash Receipts And Disbursements Record

Case Number: 17-82604-TML

Case Name: OGOREK, MARCIN

Taxpayer ID #: **-***9178

Period Ending: 12/29/18

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: Rabobank, N.A.

Account: *****7766 - Checking Account

Blanket Bond: \$2,827,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****7766	27,999.96	162.51	27,837.45
	\$27,999.96	\$162.51	\$27,837.45

Exhibit C

Case: 17-82604-TML OGOREK, MARCIN

Claims Bar Date: 03/21/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3210-00 Attorney for Trustee Fees (Other Firm)>, 200	Admin Ch. 7 10/31/17		\$1,615.00 \$1,615.00	\$0.00	\$1,615.00
	STEPHEN G. BALSLEY 6833 STALTER DRIVE ROCKFORD, IL 61108 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 10/31/17		\$3,550.00 \$3,550.00	\$0.00	\$3,550.00
1P	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317 <5800-00 Claims of Governmental Units>, 570	Priority 12/27/17	PO Box 21126 Philadelphia, PA 19114 ----- * * *	\$1,625.98 \$1,625.98	\$0.00	\$1,625.98
1U	Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/27/17	PO Box 21126 Philadelphia, PA 19114 ----- * * *	\$258.23 \$258.23	\$0.00	\$258.23
2	Landmark Credit Union Po Box 51070 New Berlin, WI 53151 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/27/17	Po Box 51070 New Berlin, WI 53151 ----- * * *	\$11,281.71 \$11,281.71	\$0.00	\$11,281.71
3	Bank Of America, N.A. PO BOX 31785 Tampa, FL 33631-3785 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>, 100	Secured 12/29/17	PO BOX 31785 Tampa, FL 336313785 ----- * * * Claim No. 3 is allowed as a secured claim but disallowed for purposes of distribution. The Bankruptcy Code having no provision for payment of secured claims out of the general funds of the Chapter 7 Bankruptcy Estate.	\$46,601.10 * \$0.00	\$0.00	\$0.00

(*) Denotes objection to Amount Filed

Case: 17-82604-TML OGOREK, MARCIN

Claims Bar Date: 03/21/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	Santander Bank, N.A.	Unsecured		\$18,972.31	\$0.00	\$18,972.31
	Attn: Annemarie Brusseler, VP	01/08/18		\$18,972.31		
	3 Huntington Quadrangle, Ste. 101N		Attn.: Legal Department			
	Melville, NY 11747		200 Liberty Street New York, NY 10281			
-----* * *						
<7100-00 General Unsecured § 726(a)(2)>, 610						
5	Wells Fargo Bank, N.A.	Unsecured		\$1,376.55	\$0.00	\$1,376.55
	Wells Fargo Card Services	01/08/18		\$1,376.55		
	PO Box 9210		Wells Fargo Card Services			
	Des Moines, IA 50306		PO Box 10438, MAC F8235-02F Des Moines, IA 503060438			
-----* * *						
<7100-00 General Unsecured § 726(a)(2)>, 610						
6	Capital One Bank (USA), N.A.	Unsecured		\$1,205.86	\$0.00	\$0.00
	PO Box 71083	01/12/18		\$0.00		
			PO Box 71083			
	Charlotte, NC 28272-1083		Charlotte, NC 282721083			
-----* * *						
See Amended Claim 6-2 filed 1/24/18.						
<7100-00 General Unsecured § 726(a)(2)>, 610						
6 -2	Capital One Bank (USA), N.A.	Unsecured		\$1,205.86	\$0.00	\$0.00
	PO Box 71083	01/12/18		\$0.00		
			PO Box 71083			
	Charlotte, NC 28272-1083		Charlotte, NC 282721083			
-----* * *						
Objection to Claim 6-2 filed and withdrawn. See Amended Claim 6-3 filed 10/5/18.						
<7100-00 General Unsecured § 726(a)(2)>, 610						
6 -3	Capital One Bank (USA), N.A.	Unsecured		\$1,205.86	\$0.00	\$1,205.86
	PO Box 71083	01/12/18		\$1,205.86		
			PO Box 71083			
	Charlotte, NC 28272-1083		Charlotte, NC 282721083			
-----* * *						
<7100-00 General Unsecured § 726(a)(2)>, 610						

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
7	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured 01/12/18	PO Box 71083 Charlotte, NC 282721083 -----* * *	\$1,713.28 \$1,713.28	\$0.00	\$1,713.28
	<7100-00 General Unsecured § 726(a)(2)>, 610					
8	Midland Funding, LLC Midland Credit Management, Inc. as, Warren, MI 48090	Unsecured 01/19/18	Midland Credit Management, Inc. as agent for Midland Funding, LLC,PO Box 2011 Warren, MI 48090 -----* * *	\$5,032.09 \$5,032.09	\$0.00	\$5,032.09
	<7100-00 General Unsecured § 726(a)(2)>, 610					
9	Midland Funding, LLC Midland Credit Management, Inc. as, Warren, MI 48090	Unsecured 01/19/18	Midland Credit Management, Inc. as agent for Midland Funding, LLC,PO Box 2011 Warren, MI 48090 -----* * *	\$2,435.22 \$2,435.22	\$0.00	\$2,435.22
	<7100-00 General Unsecured § 726(a)(2)>, 610					
10	Midland Funding, LLC Midland Credit Management, Inc. as, Warren, MI 48090	Unsecured 01/23/18	Midland Credit Management, Inc. as agent for Midland Funding, LLC,PO Box 2011 Warren, MI 48090 -----* * *	\$1,376.22 \$1,376.22	\$0.00	\$1,376.22
	<7100-00 General Unsecured § 726(a)(2)>, 610					
11	American Express Centurion Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701	Unsecured 02/28/18	c/o Becket and Lee LLP PO Box 3001 Malvern, PA 193550701 -----* * *	\$7,173.39 \$7,173.39	\$0.00	\$7,173.39
	<7100-00 General Unsecured § 726(a)(2)>, 610					

Exhibit C

Case: 17-82604-TML OGOREK, MARCIN

Claims Bar Date: 03/21/18

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
12	LoanMe, Inc. C/O WEINSTEIN & RILEY, PS PO BOX 3978 SEATTLE, WA 98124-3978	Unsecured 03/18/18	C/O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121 ----- * * *	\$3,999.39 \$3,999.39	\$0.00	\$3,999.39
<7100-00 General Unsecured § 726(a)(2)>, 610						
13	Comenity Capital Bank/Paypal Credit c/o Weinstein & Riley, PS 2001 Western Ave., Ste 400 Seattle, WA 98121	Unsecured 03/21/18	c/o Weinstein & Riley, PS 2001 Western Ave., Ste 400 Seattle, WA 98121 ----- * * *	\$3,202.59 \$3,202.59	\$0.00	\$3,202.59
<7100-00 General Unsecured § 726(a)(2)>, 610						
Case Total:					\$0.00	\$64,817.82

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-82604-TML
Case Name: OGOREK, MARCIN
Trustee Name: STEPHEN G. BALSLEY

Balance on hand: \$ 27,837.45

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Bank Of America, N.A.	46,601.10	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 27,837.45

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - STEPHEN G. BALSLEY	3,550.00	0.00	3,550.00
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	1,615.00	0.00	1,615.00

Total to be paid for chapter 7 administration expenses: \$ 5,165.00

Remaining balance: \$ 22,672.45

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 22,672.45

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,625.98 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	Internal Revenue Service	1,625.98	0.00	1,625.98

Total to be paid for priority claims: \$ 1,625.98
 Remaining balance: \$ 21,046.47

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 58,026.84 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 36.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	Internal Revenue Service	258.23	0.00	93.66
2	Landmark Credit Union	11,281.71	0.00	4,091.90
4	Santander Bank, N.A.	18,972.31	0.00	6,881.30
5	Wells Fargo Bank, N.A.	1,376.55	0.00	499.28
6	Capital One Bank (USA), N.A.	0.00	0.00	0.00
6 -2	Capital One Bank (USA), N.A.	0.00	0.00	0.00
6 -3	Capital One Bank (USA), N.A.	1,205.86	0.00	437.37
7	Capital One Bank (USA), N.A.	1,713.28	0.00	621.41
8	Midland Funding, LLC	5,032.09	0.00	1,825.15
9	Midland Funding, LLC	2,435.22	0.00	883.26
10	Midland Funding, LLC	1,376.22	0.00	499.16
11	American Express Centurion Bank	7,173.39	0.00	2,601.80
12	LoanMe, Inc.	3,999.39	0.00	1,450.59
13	Comenity Capital Bank/Paypal Credit	3,202.59	0.00	1,161.59

Total to be paid for timely general unsecured claims: \$ 21,046.47
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00